CHAPTER 5

WATER QUALITY PARTNERSHIPS IN THE TENNESSEE WESTERN VALLEY (BEECH RIVER) WATERSHED

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5.1. BACKGROUND. The Watershed Approach relies on participation at the federal, state, local and nongovernmental levels to be successful. Two types of partnerships are critical to ensure success:

- Partnerships between agencies
- Partnerships between agencies and landowners

This chapter describes both types of partnerships in the Group 3 portion of the Tennessee Western Valley (Beech River) Watershed. The information presented is provided by the agencies and organizations described.

5.2. FEDERAL PARTNERSHIPS.

<u>5.2.A.</u> Natural Resources Conservation Service. The Natural Resources Conservation Service (NRCS), an agency of the U.S. Department of Agriculture, provides technical assistance, information, and advice to citizens in their efforts to conserve soil, water, plant, animal, and air resources on private lands.

Performance Results System (PRS) is a Web-based database application providing USDA Natural Resources Conservation Service, conservation partners, and the public fast and easy access to accomplishments and progress toward strategies and performance. The PRS may be viewed at http://prms.nrcs.usda.gov/prs. From the opening menu, select "Reports" in the top tool bar. Next, select "2004 Reports" if it's active, and "2003 PRMS Reports" if it's not. Pick the conservation treatment of interest on the page that comes up and reset the date to 2004 Reports if it is not set there. Pick the conservation practice of interest. In the location drop box of the page that comes up, select "Tennessee" and click on the "Refresh" button. In the "By" drop box that comes up, select "Hydrologic Unit" and click on the "Refresh" button. The report of interest can now be viewed.

The data can be used to determine broad distribution trends in service provided to customers by NRCS conservation partnerships. These data do not show sufficient detail to enable evaluation of site-specific conditions (e.g., privately-owned farms and ranches) and are intended to reflect general trends.

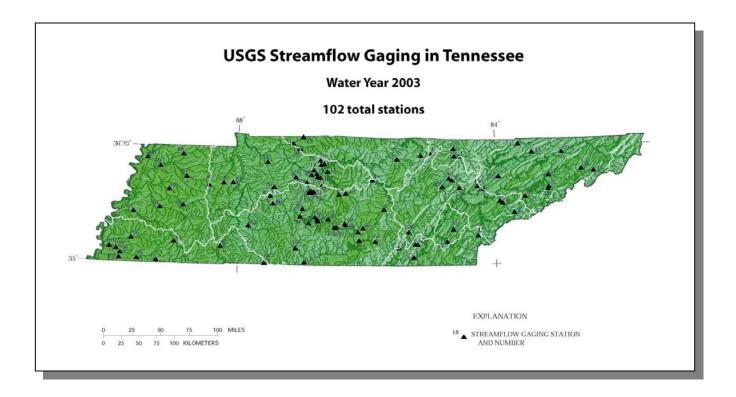
CONSERVATION PRACTICE	TOTAL		
	FEET	ACRES	NUMBER
Comprehensive Nutrient Management Plans		3,841	
Streambank and Shoreline Protection	200		
Water Supply	1,000		1
Water Detention/Retention			1
Pest Management		3,497	
Land Treatment: Buffers	200	157	
Grazing/Forages Practices	20,885	1,631	

Table 5-1. Landowner Conservation Practices in Partnership with NRCS in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed. Data are from PRMS for October 1, 2003 through September 30, 2004 reporting period. More information is provided in Appendix V.

<u>5.2.B.</u> United States Geological Survey Water Resources Programs – Tennessee <u>District</u> The U.S. Geological Survey (USGS) provides relevant and objective scientific studies and information for public use to evaluate the quantity, quality, and use of the Nation's water resources. In addition to providing National assessments, the USGS also conducts hydrologic studies in cooperation with numerous Federal, State, and local agencies to address issues of National, regional, and local concern. Please visit http://water.usgs.gov/ for an overview of the USGS, Water Resources Discipline.

The USGS collects hydrologic data to document current conditions and provide a basis for understanding hydrologic systems and solving hydrologic problems. In Tennessee, the USGS records streamflow continuously at more than 102 gaging stations equipped with recorders and makes instantaneous measurements of streamflow at many other locations. Ground-water levels are monitored Statewide, and the physical, chemical, and biologic characteristics of surface and ground waters are analyzed. USGS activities also include the annual compilation of water-use records and collection of data for National baseline and water-quality networks. National programs conducted by the USGS include the National Atmospheric Deposition Program (http://bqs.usgs.gov/acidrain/), National Stream Quality Accounting Network (http://water.usgs.gov/nasqan/), and the National Water-Quality Assessment Program (http://water.usgs.gov/nasqan/). For specific information on the Upper and Lower Tennessee NAWQA studies, please visit http://tn.water.usgs.gov/lten/tenn.html

USGS Water Resources Information on the Internet. Real-time and historical streamflow, water levels, and water-quality data at sites operated by the Tennessee District can be accessed at http://waterdata.usgs.gov/tn/nwis/nwis. Data can be retrieved by county, hydrologic unit code, or major river basin using drop-down menus. Contact Donna Flohr at (615) 837-4730 or dfflohr@usgs.gov for specific information about streamflow data. Recent publications by the USGS staff in Tennessee can be accessed by visiting http://tn.water.usgs.gov/pubpg.html. This web page provides searchable bibliographic information to locate reports and other products about specific areas.



5.2.C. U.S. Fish and Wildlife Service. The mission of the U.S. Fish and Wildlife Service is working with others to conserve, protect, and enhance fish, wildlife, and plants and their habitats for the continuing benefit of the American people. Sustaining our nation's fish and wildlife resources is a task that can be accomplished only through the combined efforts of governments, businesses, and private citizens. The U.S. Fish and Wildlife Service (Service) works with State and Federal agencies and Tribal governments, helps corporate and private landowners conserve habitat, and cooperates with other nations to halt illegal wildlife trade. The Service also administers a Federal Aid program that distributes funds annually to States for fish and wildlife restoration, boating access, hunter education, and related projects across America. The funds come from Federal excise taxes on fishing, hunting, and boating equipment.

Endangered Species Program

Through the Endangered Species Program, the Service consults with other federal agencies concerning their program activities and their effects on endangered and threatened species. Other Service activities under the Endangered Species Program include the listing of rare species under the Endangered Species Act (ESA) of 1973 (87 Stat. 884, as amended: 16 U.S.C. 1531 et seq.) and the recovery of listed species. Once listed, a species is afforded the full range of protections available under the ESA, including prohibitions on killing, harming or otherwise taking a species. In some instances, species listing can be avoided by the development of Candidate Conservation Agreements, which may remove threats facing the candidate species, and funding efforts such as the Private Stewardship Grant Program. Federally endangered and threatened species in this portion of the Tennessee River watershed include the gray bat (Myotis grisescens), bald eagle (Haliaeetus leucocephalus), pink mucket (Lampsilis abrupta), orange-foot pimpleback (Plethobasus cooperianus), clubshell (Pleurobema clava), fanshell (Cyprogenia stegaria), cracking pearlymussel (Hemistena lata), and rough pigtoe (Pleurobema plenum). For a complete listing of endangered and threatened species in Tennessee, please visit the Service's website at http://www.fws.gov/cookeville/.

Recovery is the process by which the decline of an endangered or threatened species is stopped and reversed, and threats to the species' survival are eliminated, so that long-term survival in nature can be ensured. The goal of the recovery process is to restore listed species to a point where they are secure and self-sustaining in the wild and can be removed from the endangered species list. Under the ESA, the Service and National Marine Fisheries Service were delegated the responsibility of carrying out the recovery program for all listed species.

In a partnership with the Tennessee Nature Conservancy (TNC), Tennessee Wildlife Resources Agency (TWRA), and Tennessee Department of Environment and Conservation (TDEC) Division of Natural Heritage, the Service developed a State Conservation Agreement for Cave Dependent Species in Tennessee (SCA). The SCA targets unlisted but rare species and protects these species through a suite of proactive conservation agreements. The goal is to preclude the need to list these species under the ESA. This agreement covers middle and eastern Tennessee and will benefit water quality in many watersheds within the State.

In an effort to preclude the listing of a rare species, the Service engages in proactive conservation efforts for unlisted species. The program covers not only formal candidates, but also other rare species that are under threat. Early intervention preserves management options and minimizes the cost of recovery.

Partners for Fish and Wildlife Program

The U.S. Fish and Wildlife Service established the Partners for Fish and Wildlife Program to restore historic habitat types that benefit native fishes and wildlife. The program adheres to the concept that restoring or enhancing habitats such as wetlands or other unique habitat types will substantially benefit federal trust species on private lands by providing food and cover or other essential needs. Federal trust species include threatened and endangered species, as well as migratory birds (e.g. waterfowl, wading birds, shorebirds, neotropical migratory songbirds).

Participation is voluntary and various types of projects are available. Projects include livestock exclusion fencing, alternate water supply construction, streambank stabilization, restoration of native vegetation, wetland restoration/enhancement, riparian zone reforestation, and restoration of in-stream aquatic habitats.

HOW TO PARTICIPATE

- Interested landowners contact a Partners for Fish and Wildlife Biologist to discuss the proposed project and establish a site visit.
- A visit to the site is then used to determine which activities the landowner desires and how those activities will enhance habitat for trust resources. Technical advice on proposed activities is provided by the Service, as appropriate.
- Proposed cost estimates are discussed by the Service and landowner.
- A detailed proposal which describes the proposed activities is developed by the Service biologist and the landowner. Funds are competitive, therefore the proposal is submitted to the Service's Ecosystem team for ranking and then to the Regional Office for funding.
- After funding is approved, the landowner and the Service co-sign a Wildlife Extension Agreement (minimum 10-year duration).
- Project installation begins.
- When the project is completed, the Service reimburses the landowner after receipts and other documentation are submitted according to the Wildlife Extension Agreement.

For more information regarding the Endangered Species and Partners for Fish and Wildlife programs, please contact the Tennessee Ecological Services Field Office at (931)-528-6481 or visit their website at http://www.fws.gov/cookeville/.

<u>5.2.D.</u> Tennessee Valley Authority (TVA). The Tennessee Valley Authority's (TVA) goals for the 21st Century are to generate prosperity for the Tennessee Valley by promoting economic development, supplying low-cost, reliable power, and supporting a thriving river system. TVA is committed to the sustainable development of the region and is

engaged in a wide range of watershed protection activities. TVA has seven multidisciplinary Watershed Teams to help communities across the Tennessee Valley actively develop and implement protection and restoration activities in their local watersheds. These teams work in partnership with business, industry, government agencies, and community groups to manage, protect, and improve the quality of the Tennessee River and its tributaries. TVA also operates a comprehensive monitoring program to provide real-time information to the Watershed Teams and other entities about the conditions of these resources. The following is a summary of TVA's resource stewardship activities in the Beech River watershed.

Stream Bioassessment

The condition of water resources in the Beech River watershed streams is measured using three independent methods: Index of Biotic Integrity (IBI), number of mayfly, stonefly, and caddis fly taxa (EPT), and Habitat Assessment. Not all of these tools were used at each stream sample site.

IBI. The index of biotic integrity (IBI) assesses the quality of water resources in flowing water by examining a stream's fish assemblage. Fish are useful in determining long-term (several years) effects and broad habitat conditions because they are relatively long-lived and mobile. Twelve metrics address species richness and composition, trophic structure (structure of the food chain), fish abundance, and fish health. Each metric reflects the condition of one aspect of the fish assemblage and is scored against reference streams in the region known to be of very high quality. Potential scores for each of the twelve metrics are 1-poor, 3-intermediate, and 5-the best to be expected. Scores for the 12 metrics are summed to produce the IBI for the site. The following table associates IBI ranges with attributes of fish assemblages.

Attributes	IBI Range
Comparable to the best situations without influence of man; all regionally expected species for the habitat and stream size, including the most intolerant forms, are present with full array of age and sex classes; balanced trophic structure.	58-60
Species richness somewhat below expectation, especially due to loss of most intolerant forms; some species with less than optimal abundance or size distribution; trophic structure shows some signs of stress.	48-52
Signs of additional deterioration include fewer intolerant forms, more skewed trophic structure (e.g., increasing frequency of omnivores); older age classes of top predators may be rare.	40-44
Dominated by omnivores, pollution-tolerant forms, and habitat generalists; few top carnivores; growth rates and condition factors commonly depressed; hybrids and diseased fish often present.	28-34
Few fish present, mostly introduced or tolerant forms; hybrids common; disease, parasites, fin damage, and other anomalies regular.	12-22

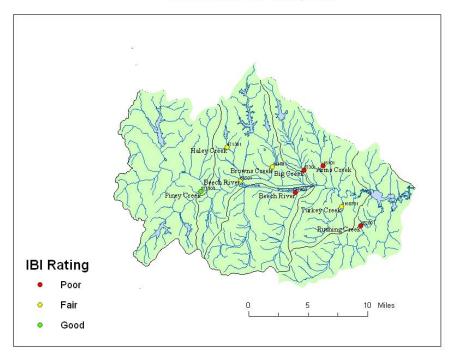
EPT. The number and types of aquatic insects, like fish, are indicative of the general quality of the environment in which they live. Unlike fish, aquatic insects are useful in determining short-term and localized impacts because they are short-lived and have limited mobility. The method TVA uses involves only qualitative sampling and field identification in mayflies (Ephemeroptera), stoneflies (Plecoptera), and caddiesflies (Trichoptera) to the family taxonomic level (EPT). The score for each site is simply the number of EPT families. The higher the EPT scores are indicative of high quality streams because these insect larvae are intolerant of poor water quality. Scores in the Beech River watershed ranged from a low 6 to a high 14 in the most pristine stream.

Habitat Assessment. The quality and quantity of habitat (physical structure) directly affect aquatic communities. Habitat assessments were done at most stream sampling sites to help interpret IBI and EPT results. If habitat quality at a site is similar to that found at a good reference site, any impacts identified by IBI and EPT scores can reasonably be attributed to water quality problems. However, if habitat at the sample site differs considerably from that at a reference site, lower than expected IBI and EPT scores might be due to degraded habitat rather than water quality impacts.

The habitat assessment method used by TVA (modified EPA protocol) compares observed instream, channel, and bank characteristics at a sample site to those expected at a similar high-quality stream in the region. Each of the stream attributes listed below is given a score of 1 (poorest condition) to 4 (best condition). The habitat score for the sample site is simply the sum of these attributes. Scores can range from a low of 10 to a high of 40:

- 1. Instream cover (fish)
- 2. Epifaunal substrate
- 3. Embeddedness
- 4. Channel Alteration
- 5. Sediment Deposition
- 6. Frequency of Riffle
- 7. Channel Flow Status
- 8. Bank vegetation protection Left bank and right bank, separately
- 9. Bank stability Left bank and right bank, separately
- 10. Riparian vegetation zone width Left bank and right bank, separately

Sample Site Selection. EPT sampling and fish community assessment (IBI) are conducted at the same sites. Site selection is governed primarily by study objectives, stream physical features, and stream access. TVA's objective is to characterize the quality of water resources within a sub-watershed (11-digit hydrologic unit). Sites are typically located in the lower end of sub-watersheds and at intervals on the mainstem to integrate the effects of land use. TVA began monitoring the ecological health of the Beech River in the early 1990s. The map below illustrates the nine sampling sites that TVA monitors in the Beech River watershed. These sites are typically sampled every five years to keep a current picture of watershed condition.



Beech River IBI Sites, 2004

Contacts. Details about stream bioassessment sampling sites and scores in the Beech River watershed can be obtained by contacting Amy Wales at (423)-876-6748 or akwales@tva.gov or http://www.tva.gov.

Coalition Support

Citizen-based Organizations. Citizen-based watershed organizations can be the key ingredient in making watershed protection efforts a success. What TVA can (and does) do to improve water quality is collect and share data, identify problems, and work with the Tennessee Valley's citizens to achieve solutions. Through its Clean Water Initiative, which began in 1992, TVA builds partnerships with community residents, businesses, and government agencies to promote watershed protection. TVA's Watershed Teams are responsible for carrying out the program. They focus on improving water and shoreline conditions so that people and aquatic life can benefit from having clean water.

Actions that have been accomplished through these community coalition efforts are:

- Instituted agricultural and urban-management practices that reduce water pollution.
- Treated eroded land and stabilized stream banks.
- Planted vegetation and installed structures intended to improve aquatic habitat.

Collected waste and litter from stream banks and shores.

The TVA Kentucky Watershed Team (KWT) has been successful in working with several community-based organizations. The Tennessee River Water Quality Team (TRWQT) is a coalition that was formed by the KWT to assist with improvement of water quality issues in the Beech River Watershed. This group is one of the KWT's key partners in the Beech River and has been instrumental in the success of shoreline stabilization projects, improving riparian zones, stabilizing road banks that contribute to storm water run-off, and holding environmental educational workshops.

Interagency Partnerships. The Beech River Watershed Development Authority (BRWDA) is a state agency that works closely with the KWT in managing a series of lakes, in Henderson Co., TN, that were created by the TVA for economic develop in the 1960's. BRWDA has developed several rural lakefront subdivisions using typical high impact design and construction techniques. Their latest planned development is the first to occur on Red Bud Lake. TVA is currently working with BRWDA to develop plans that emphasize and demonstrate "sustainable development" (i.e., development that meets the needs of citizens today and the future without compromising the viability of the local environment.) Forested shoreline buffers, abundant greenspace, and reciprocating wetland technology for waste treatment are some of the elements being considered for the next residential development project. TVA will provide technical assistance in all aspects of this model including design, lay-out and construction, site development, and development of an alternative waste water treatment system.

<u>Outreach</u>

Watershed Education. In 2003-04 the Tennessee Wildlife Resource Agency (TWRA) began the implementation of the Educational Cooperative Habitat Opportunities program (Project ECHO) on Kentucky Reservoir as a pilot program to develop and establish management strategies and methodologies for riparian zone habitat restoration. This project involves TWRA, in cooperation with the KWT, other State and Federal agencies, private businesses, and regional sportsman's, and civic groups. Agency experts provide technical guidance, supervision, and assistance to regional school groups who will reestablish native vegetation in the riparian zone and shallow water areas of Kentucky Reservoir in the specific areas they adopt. The school groups utilize the adopted areas as outdoor laboratories for evaluations of plant survival and growth, as well as evaluations of the effectiveness of the habitat restoration to enhance fish and wildlife populations in these areas. This program also allows the students to apply what they are learning in the classrooms to real-life situations.

All riparian zone restoration projects are evaluated on an annual basis by the school groups. They evaluate such things as seeding rates, fertilizer and lime application rates, spacing of plants, survival and growth of plants and the overall effectiveness of the habitat restoration efforts. All work and evaluations conducted during the calendar year are summarized by each involved group and a report is submitted to TWRA by June 1 each year. These reports are combined by TWRA and made available to cooperators and the general public in a year-end report.

During the first year of Project ECHO, land owned by TVA was utilized to establish applicable riparian zone restoration methodologies. Some of the selected priority sites include: Bear Creek Tract, Beech River Agricultural Tract, and Eagle Creek Embayment in Henry Co.

Protection and Restoration Activities

Promote Best Management Practices. In 2003, the KWT partnered with several soil conservation districts (SCD) to implement agricultural best management practices (BMPs) throughout the west Tennessee River watershed. The Henderson County SCD, with assistance of the KWT, hosted an Agricultural BMP Demonstration Day. During the course of this event, employees with the Henderson Co SCD demonstrated the installation of heavy use pads, which aid in controlling sediment run-off, discussed the benefits of alternative livestock watering systems and stream protection pertaining to managing livestock access to streams using vegetative barriers, fencing or both. In upcoming years, KWT plans to continue the support of these events by expanding efforts to raise awareness of water resource issues and promote the use of agricultural best management practices throughout the Beech River watershed.

Promote Riparian Buffers. Native vegetation that occurs along waterfronts provides an attractive landscape with many important benefits and helps preserve plants and animals that make our area unique. The KWT encourages waterfront property owners to maintain and establish vegetated riparian buffers by providing information and materials to the riparian property owners. In 2003-04, the KWT partnered with the TRWQT, BRWDA, and Jen-Hill Construction to improve shoreline conditions on a common lot, which is shared by all the homeowners on Beech Lake, in Lexington, TN. Homeowners around Beech Lake were encouraged to visit this demonstration project site during the implementation to get a better understanding about why shoreline stabilization and riparian buffers are important to the future success of our waters. After the project was completed, the KWT in cooperation with the TRWQT and the BRWDA hosted an environmental educational workshop that emphasized the importance of BMPs during and after construction activities.

Additional information about riparian buffers can be obtained by visiting http://www.tva.com/river/landandshore/stabilization/benefits.htm

Further information on TVA's watershed assistance activities in the Tennessee Western Valley (Beech River) Watershed can be obtained by writing the KWT at 202 West Blythe St., Paris, TN 38242 or by calling (731)-641-2000.

5.3. STATE PARTNERSHIPS.

<u>5.3.A.</u> TDEC <u>Division of Water Supply.</u> The Source Water Protection Program, authorized by the 1996 Amendments to the Safe Drinking Water Act, outline a comprehensive plan to achieve maximum public health protection. According to the plan, it is essential that every community take these six steps:

- 1) Delineate the drinking water source protection area
- 2) Inventory known and potential sources of contamination within these areas
- 3) Determine the susceptibility of the water supply system to these contaminants
- 4) Notify and involve the public about threats identified in the contaminant source inventory and what they mean to their public water system
- 5) Implement management measures to prevent, reduce or eliminate threats
- 6) Develop contingency planning strategies to deal with water supply contamination or service interruption emergencies (including natural disaster or terrorist activities).

Source water protection has a simple objective: to prevent the pollution of the lakes, rivers, streams, and ground water (wells and springs) that serve as sources of drinking water before they become contaminated. This objective requires locating and addressing potential sources of contamination to these water supplies. There is a growing recognition that effective drinking water system management includes addressing the quality and protection of the water sources.

Source Water Protection has a significant link with the Watershed Management Program goals, objectives and management strategies. Watershed Management looks at the health of the watershed as a whole in areas of discharge permitting, monitoring and protection. That same protection is important to protecting drinking water as well. Communication and coordination with a multitude of agencies is the most critical factor in the success of both Watershed Management and Source Water Protection.

Watershed management plays a role in the protection of both ground water and surface water systems. Watershed Management is particularly important in areas with karst (limestone characterized by solution features such as caves and sinkholes as well as disappearing streams and spring), since the differentiation between ground water and surface water is sometimes nearly impossible. What is surface water can become ground water in the distance of a few feet and vice versa.

Source water protection is not a new concept, but an expansion of existing wellhead protection measures for public water systems relying on ground water to now include surface water. This approach became a national priority, backed by federal funding, when the Safe Drinking Water Act amendments (SDWA) of 1996 were enacted. Under this Act, every public drinking water system in the country is scheduled to receive an assessment of both the sources of potential contamination to its water source of the threat these sources may pose by the year 2003 (extensions were available until 2004). The assessments are intended to enhance the protection of drinking water supplies within existing programs at the federal, state and local levels. Source water

assessments were mandated and funded by Congress. Source water protection will be left up to the individual states and local governments without additional authority from Congress for that progression.

As a part of the Source Water Assessment Program, public water systems are evaluated for their susceptibility to contamination. These individual source water assessments with susceptibility analyses are available to the public at http://www.state.tn.us/environment/dws as well as other information regarding the Source Water Assessment Program and public water systems.

For further discussion on ground water issues in Tennessee, the reader is referred to the Ground Water Section of the 305(b) Water Quality Report at:

http://www.state.tn.us/environment/water.htm.

The intent of this report is to provide the public with an overall characterization of ground water quality and hydrogeology for Tennessee.

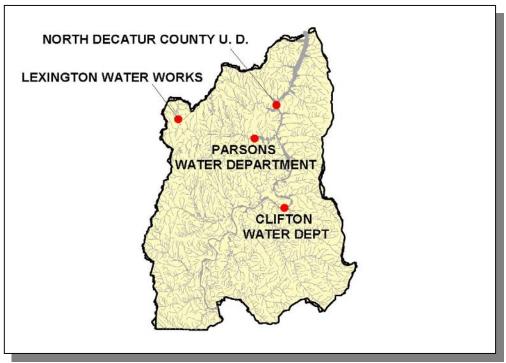


Figure 5-1. Locations of Community and Non-Community Public Water Supply Intakes in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed.

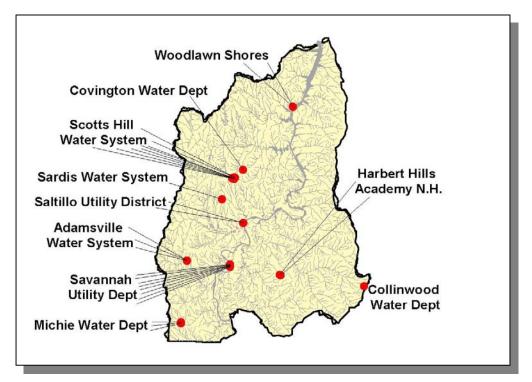


Figure 5-2. Locations of Community and Public Groundwater Supply Intakes in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed.

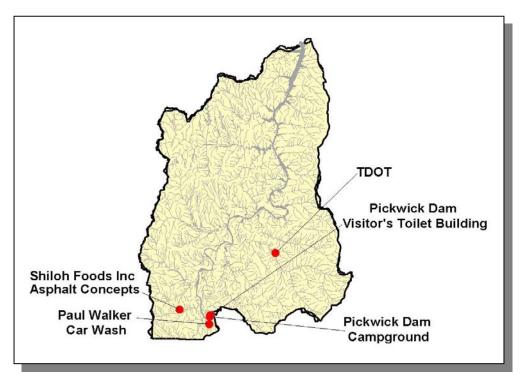


Figure 5-3. Locations of UIC (Underground Injection Control) Sites in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed. Injection wells include stormwater sinkholes modified for drainage, commercial/industrial septic tanks, and large capacity septic tanks.

5.3.B. TDEC Division of Community Assistance. The Division of Community Assistance administers the state's Clean Water State Revolving Fund Program. Amendment of the Federal Clean Water Act in 1987 created the Clean Water State Revolving Fund (SRF) Program to provide low-interest loans to cities, counties, and utility districts for the planning, design, and construction of wastewater facilities. The U.S. Environmental Protection Agency awards annual capitalization grants to fund the program and the State of Tennessee provides a twenty-percent funding match. The Division of Community Assistance has awarded loans totaling approximately \$675 million since the creation of the SRF Program. SRF loan repayments are returned to the program and used to fund future SRF loans.

SRF loans are available for planning, design, and construction of wastewater facilities, or any combination thereof. Eligible projects include new construction or upgrading/expansion of existing facilities, including wastewater treatment plants, pump stations, force mains, collector sewers, interceptors, elimination of combined sewer overflows, and nonpoint source pollution remedies.

SRF loan applicants must pledge security for loan repayment, agree to adjust user rates as needed to cover debt service and fund depreciation, and maintain financial records that follow governmental accounting standards. SRF loan interest rates range from zero percent to market rate, depending on the community's per-capita income, taxable sales, and taxable property values. Most SRF loan recipients qualify for interest rates between 2 and 4 percent. Interest rates are fixed for the life of the term of the loan. The maximum loan term is 20 years or the design life of the proposed wastewater facility, whichever is shorter.

The Division of Community Assistance maintains a Priority Ranking System and Priority List for funding the planning, design, and construction of wastewater facilities. The Priority Ranking List forms the basis for funding eligibility determinations and allocation of Clean Water SRF loans. Each project's priority rank is generated from specific priority ranking criteria and the proposed project is then placed on the Project Priority List. Only projects identified on the Project Priority List may be eligible for SRF loans. The process of being placed on the Project Priority List must be initiated by a written request from the potential SRF loan recipient or their engineering consultant. SRF loans are awarded to the highest priority projects that have met SRF technical, financial, and administrative requirements and are ready to proceed.

Since SRF loans include federal funds, each project requires development of a Facilities Plan, an environmental review, opportunities for minority and women business participation, a State-approved sewer use ordinance and Plan of Operation, and interim construction inspections.

For further information about Tennessee's Clean Water SRF Loan Program, contact the Division of Community Assistance by telephone at (615) 532-0445 or visit their Web site at http://www.state.tn.us/environment/dca.

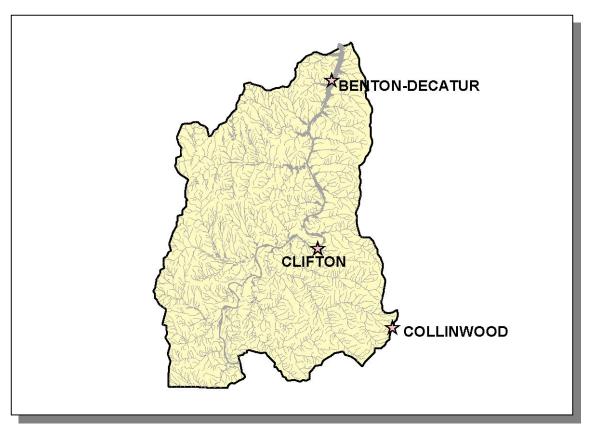


Figure 5-4. Location of Communities Receiving SRF Loans or Grants in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed. More information is provided in Appendix V.

5.3.C. Tennessee Department of Agriculture. The Tennessee Department of Agriculture's Water Resources Section consists of the federal Section 319 Nonpoint Source Program and the Agricultural Resources Conservation Fund Program. Both of these are grant programs which award funds to various agencies, non-profit organizations, and universities that undertake projects to improve the quality of Tennessee's waters and/or educate citizens about the many problems and solutions to water pollution. Both programs fund projects associated with what is commonly known as "nonpoint source pollution."

The Tennessee Department of Agriculture's Nonpoint Source Program (TDA-NPS) has the responsibility for management of the federal Nonpoint Source Program, funded by the US Environmental Protection Agency through the authority of Section 319 of the Clean Water Act. This program was created in 1987 as part of the reauthorization of the Clean Water Act, and it established funding for states, territories and Indian tribes to address NPS pollution. Nonpoint source funding is used for installing Best Management Practices (BMPs) to stop known sources of NPS pollution, training, education, demonstrations and water quality monitoring. The TDA-NPS Program is a non-regulatory program, promoting voluntary, incentive-based solutions to NPS problems. The TDA-NPS Program basically funds three types of programs:

- BMP Implementation Projects. These projects aid in the improvement of an impaired waterbody, or prevent a non-impaired water from becoming listed on the 303(d) List.
- Monitoring Projects. Up to 20% of the available grant funds are used to assist the water quality monitoring efforts in Tennessee streams, both in the state's 5-year watershed monitoring program, and also in performing before-and-after BMP installation, so that water quality improvements can be verified. Some monitoring in the Tennessee Western Valley (Beech River) Watershed was funded under an agreement with the Tennessee Department of Agriculture, Nonpoint Source Program (U.S. Environmental Protection Agency Assistance Agreements C9994674-00-0, C9994674-01-0, and C9994674-02-0).
- Educational Projects. The intent of educational projects funded through TDA-NPS is to raise the awareness of landowners and other citizens about practical actions that can be taken to eliminate nonpoint sources of pollution to the waters of Tennessee.

The Tennessee Department of Agriculture Agricultural Resources Conservation Fund Program (TDA-ARCF) provides cost-share assistance to landowners across Tennessee to install BMPs that eliminate agricultural nonpoint source pollution. This assistance is provided through Soil Conservation Districts, Resource Conservation and Development Districts, Watershed Districts, universities, and other groups. Additionally, a portion of the TDA-ARCF is used to implement information and education projects statewide, with the focus on landowners, producers, and managers of Tennessee farms and forests.

Participating contractors in the program are encouraged to develop a watershed emphasis for their individual areas of responsibility, focusing on waters listed on the Tennessee 303(d) List as being impaired by agriculture. Current guidelines for the TDA-ARCF are available. Landowners can receive up to 75% of the cost of the BMP as a reimbursement.

Since January of 1999, the Department of Agriculture and the Department of Environment and Conservation have had a Memorandum of Agreement whereby complaints received by TDEC concerning agriculture or silviculture projects would be forwarded to TDA for investigation and possible correction. Should TDA be unable to obtain correction, they would assist TDEC in the enforcement against the violator. More information forestry BMPs is available at:

http://tennessee.gov/agriculture/forestry/BMPs.pdf, and the complaint form is available at: http://tennessee.gov/environment/wpc/logform.php.

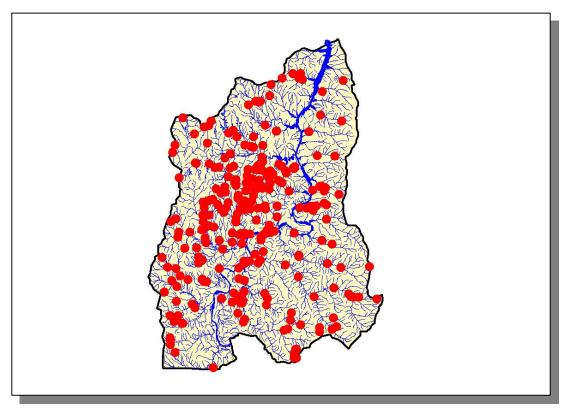


Figure 5-5. Location of BMPs installed from 1999 through 2003 in the Tennessee Portion of the Tennessee Western Valley (Beech River) Watershed with Financial Assistance from the Tennessee Department of Agriculture's Nonpoint Source and Agricultural Resources Conservation Fund Grant Programs. More information is provided in Appendix V.